

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Patrick Eugene Kling
Wendy Marie Kling
Debtors

Case No. 20-00762-HWV
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-1
Date Rcvd: Mar 25, 2025

User: AutoDocke
Form ID: 3180W

Page 1 of 3
Total Noticed: 34

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 27, 2025:

Recip ID	Recipient Name and Address
db/jdb	+ Patrick Eugene Kling, Wendy Marie Kling, 119 Evergreen Street, Hummelstown, PA 17036-1207
5307099	Dauphin County Tax Claim Bureau, 2 South 2nd Street, 1st Floor, PO Box 1295, Harrisburg, PA 17108-1295
5354325	+ Dauphin County Tax Claim Bureau, 2 South Second Street, PO Box 1295, Harrisburg PA 17108-1295
5307104	+ MS Hershey Medical Center, Attn: Patient Financial Services, PO Box 853, Hershey, PA 17033-0853
5307107	+ Ratchford Law Group, PC, 409 Lackawanna Avenue, Suite 320, Scranton, PA 18503-2087

TOTAL: 5

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ EDI: PRA.COM	Mar 25 2025 22:42:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
cr	+ Email/Text: DeftBkr@santander.us	Mar 25 2025 18:44:00	Santander Bank, N.A., 450 Penn Street, 10-421-MC3, Reading, PA 19602-1011
5307094	Email/Text: Bankruptcy@BAMcollections.com	Mar 25 2025 18:44:00	Bureau of Account Management, 3607 Rosemont Avenue, Suite 502, PO Box 8875, Camp Hill, PA 17001-8875
5311453	EDI: CAPITALONE.COM	Mar 25 2025 22:42:00	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
5307095	EDI: CAPITALONE.COM	Mar 25 2025 22:42:00	Capital One Bank USA, NA, PO Box 30285, Salt Lake City, UT 84130-0285
5307096	+ EDI: WFNNB.COM	Mar 25 2025 22:42:00	Comenity Bank / Boscov's, Attn: Bankruptcy Department, PO Box 183043, Columbus, OH 43218-3043
5307097	EDI: WFNNB.COM	Mar 25 2025 22:42:00	Comenity Bank / Lane Bryant, Attn: Bankruptcy Department, PO Box 182125, Columbus, OH 43218-2125
5307098	+ EDI: WFNNB.COM	Mar 25 2025 22:42:00	Comenity Bank / Legendary Pine, Attn: Bankruptcy Department, PO Box 182125, Columbus, OH 43218-2125
5307101	^ MEBN	Mar 25 2025 18:40:46	Hayt, Hayt & Landau, LLC, Two Industrial Way West, Eatontown, NJ 07724-2279
5307102	+ EDI: IRS.COM	Mar 25 2025 22:42:00	Internal Revenue Service, Centralized Insolvency Operation, PO Box 7346, Philadelphia, PA 19101-7346
5307103	+ Email/Text: bankruptcydpt@mcmcg.com	Mar 25 2025 18:45:00	Midland Credit Management, Inc., 8875 Aero Drive, Suite 200, PO Box 939069, San Diego, CA 92193-9069
5323388	+ Email/Text: bankruptcydpt@mcmcg.com		

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		Mar 25 2025 18:45:00	Midland Credit Management, Inc., PO Box 2037, Warren, MI 48090-2037
5309877	EDI: AGFINANCE.COM		
		Mar 25 2025 22:42:00	ONEMAIN, P.O. BOX 3251, EVANSVILLE, IN 47731-3251
5307105	EDI: AGFINANCE.COM		
		Mar 25 2025 22:42:00	OneMain Financial, 601 NW 2nd Street, PO Box 3251, Evansville, IN 47731-3251
5316898	EDI: PRA.COM		
		Mar 25 2025 22:42:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
5307106	EDI: PRA.COM		
		Mar 25 2025 22:42:00	PRA Receivables Management, LLC, d/b/a Portfolio Recovery Associates, PO Box 41067, Norfolk, VA 23541-1067
5324841	EDI: Q3G.COM		
		Mar 25 2025 22:42:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
5324842	EDI: Q3G.COM		
		Mar 25 2025 22:42:00	Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788
5325731	Email/Text: bankruptcy@roundpointmortgage.com		
		Mar 25 2025 18:44:00	RoundPoint Mortgage Servicing Corporation, 446 Wrenplace Road, Fort Mill, SC 29715
5307108	^ MEBN		
		Mar 25 2025 18:40:32	RoundPoint Mortgage Servicing, Attn: Correspondence, PO Box 19409, Charlotte, NC 28219-9409
5316171	+ Email/Text: DeftBkr@santander.us		
		Mar 25 2025 18:44:00	Santander Bank NA, 1130 Berkshire Boulevard, MC: PA-WYO-BKR, Wyomissing PA 19610-1242
5307109	+ Email/Text: DeftBkr@santander.us		
		Mar 25 2025 18:44:00	Santander Bank, NA, 601 Penn Street, 10-6438-FB7, Reading, PA 19601-3563
5307317	^ MEBN		
		Mar 25 2025 18:40:54	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5307110	EDI: SYNC		
		Mar 25 2025 22:42:00	Synchrony Bank / Gap, Attn: Bankruptcy Department, PO Box 965060, Orlando, FL 32896-5060
5307111	EDI: SYNC		
		Mar 25 2025 22:42:00	Synchrony Bank / Sam's Club, Attn: Bankruptcy Department, PO Box 965060, Orlando, FL 32896-5060
5307112	EDI: SYNC		
		Mar 25 2025 22:42:00	Synchrony Bank / Walmart, Attn: Bankruptcy Department, PO Box 965060, Orlando, FL 32896-5060
5307113	+ EDI: WTRRN BANK.COM		
		Mar 25 2025 22:42:00	TD Bank USA / Target Card, PO Box 673, Minneapolis, MN 55440-0673
5326410	+ Email/Text: bncmail@w-legal.com		
		Mar 25 2025 18:45:00	TD Bank USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
5323069	EDI: AIS.COM		
		Mar 25 2025 22:42:00	Verizon, by American InfoSource as agent, PO Box 4457, Houston, TX 77210-4457

TOTAL: 29

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
5307100		Ditech Financial, LLC, ADDRESS REMOVED PER ENTRY 26
cr	*+	Dauphin County Tax Claim Bureau, 2 South Second Street, PO Box 1295, Harrisburg, PA 17108-1295

TOTAL: 1 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 27, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 25, 2025 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor Roundpoint Mortgage Servicing Corporation bkgroup@kmlawgroup.com bkgroup@kmlawgroup.com
Jack N Zaharopoulos	TWecf@pamd13trustee.com
James Warmbrodt	on behalf of Creditor Roundpoint Mortgage Servicing Corporation bkgroup@kmlawgroup.com
Paul Donald Murphy-Ahles	on behalf of Debtor 2 Wendy Marie Kling pmurphy@dplglaw.com kgreene@dplglaw.com
Paul Donald Murphy-Ahles	on behalf of Debtor 1 Patrick Eugene Kling pmurphy@dplglaw.com kgreene@dplglaw.com
Ryan T. Gonder	on behalf of Creditor Dauphin County Tax Claim Bureau rgonder@mcneeslaw.com
United States Trustee	ustpreion03.ha.ecf@usdoj.gov

TOTAL: 7

Information to identify the case:

Debtor 1

Patrick Eugene Kling

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-3100

EIN --

Debtor 2

Wendy Marie Kling

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-0933

EIN --

United States Bankruptcy Court Middle District of Pennsylvania

Case number: 1:20-bk-00762-HWV

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Patrick Eugene Kling

Wendy Marie Kling

By the
court:3/25/25Henry W. Van Eck, Chief Bankruptcy
Judge**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.